

**REMARKS**

Claims 1-20 are currently pending in the application. No claims have been amended, added, or canceled. Applicant respectfully requests reconsideration of the application in view of the following remarks.

Claims 1-20 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,832,447 to Rieker et al. ("Rieker") in view of U.S. Patent No. 6,067,522 to Warady et al. ("Warady") and U.S. Patent No. 6,601,020 to Myers ("Myers") and further in view of U.S. Patent No. 6,263,330 to Bessette ("Bessette"), for substantially the same reasons given in the previous Office Action dated August 29, 2006.

The Office Action dated August 29, 2006 concedes that the combination of Rieker and Warady fails to disclose a master account table including account setup information for at least one of utilization and login actions for a web-based managed care transaction system. In addition, the Office Action concedes that the combination of Rieker and Warady fails to disclose a member table including identity information for at least one member. Myers has been cited as disclosing a master account including account setup information for at least one of utilization and login actions for the web-based managed care transaction system and a member table including identity information for at least one member.

The effective date of the Myers reference is May 3, 2000. In response to the previous Office Action, Applicants submitted a declaration of Cheryl A. Setzer under 37 C.F.R. § 1.131, which establishes that Applicants were in possession of the invention disclosure upon which the application is based prior to the effective date of the Myers reference. Under M.P.E.P. § 715.02, Applicants may overcome a 35 U.S.C. § 103 rejection based by showing possession of the invention (i.e., the basic inventive concept). Applicant's declaration demonstrated possession of the invention prior to the effective date of the Myers reference, i.e., May 3, 2000. However, the Examiner asserted that the Declaration of Cheryl A. Setzer submitted in response to the previous Office Action was insufficient to overcome the Meyers reference of May 3, 2000.

In response, Applicants submit herewith a declaration of Cheryl A. Setzer under 37 C.F.R. § 1.131, which establishes that Applicants were in possession of the invention disclosure upon which the application is based prior to the effective date of the Myers reference along with

**Exhibit A** which provides further evidence that the Applicants were in possession of the invention disclosure upon which the application is based prior to the effective date (May 3, 2000) of the Myers reference.

Applicant's declaration and Exhibit A demonstrates possession of the invention prior to the effective date of the Myers reference, i.e., May 3, 2000. As such, Applicants request that the § 103 rejection of claims 1-20 be withdrawn.

In view of the above amendment, Applicants believe the pending application is in condition for allowance.

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Respectfully submitted,

By 

Shoaib A. Mithani

Registration No.: L0067

JENKENS & GILCHRIST, A PROFESSIONAL  
CORPORATION

1445 Ross Avenue, Suite 3700

Dallas, Texas 75202

(214) 855-4500

Attorneys For Applicant